

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	DERRICK L ARMSTRONG	§	Case No.: 07-05602
	CHELANJA J ARMSTRONG	§	
		§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/29/2007.
- 2) This case was confirmed on 06/07/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/28/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/25/2010.
- 5) The case was dismissed on 10/07/2010.
- 6) Number of months from filing to the last payment: 38
- 7) Number of months case was pending: 46
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 81,200.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 53,800.00
Less amount refunded to debtor	\$ 2,084.51
NET RECEIPTS	\$ 51,715.49

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,850.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 3,668.82
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 6,518.82**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIMORTGAGE INC	SECURED	151,212.00	149,490.11	.00	.00	.00
CITIMORTGAGE INC	SECURED	NA	11,697.26	11,697.26	11,697.26	.00
CHRYSLER FINANCIAL S	SECURED	5,687.00	5,713.60	5,536.36	5,536.36	1,093.54
CREDIT ACCEPTANCE CO	SECURED	23,690.00	14,798.30	14,798.30	14,798.30	2,005.83
ISLAND ONE INC	SECURED	.00	.00	.00	.00	.00
SBC ILLINOIS	UNSECURED	108.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	486.00	486.86	486.86	486.86	.00
ROUNDUP FUNDING LLC	UNSECURED	181.00	111.80	111.80	111.80	.00
CERTIFIED SVC	UNSECURED	20.00	NA	NA	.00	.00
CERTIFIED SVC	UNSECURED	20.00	NA	NA	.00	.00
CHICAGO PATROLMENS F	UNSECURED	4,071.00	NA	NA	.00	.00
CREDIT COLLECTION SE	UNSECURED	968.30	NA	NA	.00	.00
WOW INTERNET & CABLE	UNSECURED	217.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	392.00	NA	NA	.00	.00
HSBC TAXPAYER FINANC	UNSECURED	600.00	NA	NA	.00	.00
ILLINOIS COLLECTIONS	UNSECURED	119.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	251.87	251.87	251.87	251.87	.00
MERCHANTS CREDIT GUI	UNSECURED	188.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	UNSECURED	31.03	NA	NA	.00	.00
NCO-MEDCLR	UNSECURED	48.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	UNSECURED	13,633.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	880.00	1,035.87	1,035.87	1,035.87	.00
RALLA KLEPAK	UNSECURED	1,344.22	1,334.22	1,334.22	1,334.22	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DIRECTV	UNSECURED	269.00	NA	NA	.00	.00
RJM AQUISITIONS FUND	UNSECURED	74.00	NA	NA	.00	.00
ECMC	UNSECURED	1,635.00	5,806.16	5,806.16	5,806.16	.00
SALLIE MAE LSCF	UNSECURED	1,454.00	NA	NA	.00	.00
SALLIE MAE LSCF	UNSECURED	956.00	NA	NA	.00	.00
SALLIE MAE LSCF	UNSECURED	805.00	NA	NA	.00	.00
SALLIE MAE LSCF	UNSECURED	717.00	NA	NA	.00	.00
SALLIE MAE LSCF	UNSECURED	239.00	NA	NA	.00	.00
ACL LABORATORIES	UNSECURED	253.00	NA	NA	.00	.00
ACL LABORATORIES	UNSECURED	92.00	NA	NA	.00	.00
UNIVERSITY OF CHICAG	UNSECURED	214.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	50.00	NA	NA	.00	.00
TROY SMITH	UNSECURED	305.50	NA	NA	.00	.00
WELL GROUP HEALTH PA	UNSECURED	199.14	NA	NA	.00	.00
PALISADES COLLECTION	UNSECURED	931.93	934.60	934.60	934.60	.00
CHRYSLER FINANCIAL S	UNSECURED	NA	NA	NA	.00	.00
CITIMORTGAGE INC	OTHER	NA	NA	NA	.00	.00
CAROLYN JACKSON	OTHER	NA	NA	NA	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	104.00	104.00	.00
CITIMORTGAGE INC	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	11,697.26	11,697.26	.00
Debt Secured by Vehicle	20,334.66	20,334.66	3,099.37
All Other Secured	.00	.00	.00
TOTAL SECURED:	32,031.92	32,031.92	3,099.37
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	104.00	104.00	.00
TOTAL PRIORITY:	104.00	104.00	.00
GENERAL UNSECURED PAYMENTS:	9,961.38	9,961.38	.00

Disbursements:

Expenses of Administration	\$ 6,518.82	
Disbursements to Creditors	\$ 45,196.67	
TOTAL DISBURSEMENTS:		\$ 51,715.49

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/27/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.